

U.S. Small Business Administration

Capital Access Financial System (CAFS) Account Set-Up Guide

Description and Purpose of the Capital Access Financial System (CAFS) Account

Overview

For **approved SBA lenders** to access, submit, and service loans, they must establish access to the SBA's Capital Access Financial System (CAFS) by creating an online account. CAFS is the primary system for loan origination and servicing for the SBA's loan program.

The **Capital Access Login System (CLS)** supports account creation for CAFS. A CAFS account and a CLS account are the same; the terms can be used interchangeably.

This presentation provides **step-by-step instructions** for creating and authenticating a new CAFS/CLS account, including requesting access to appropriate systems and applications.

For more information on how to become an approved SBA lender, visit www.sba.gov/partners/lenders/become-sba-lender.





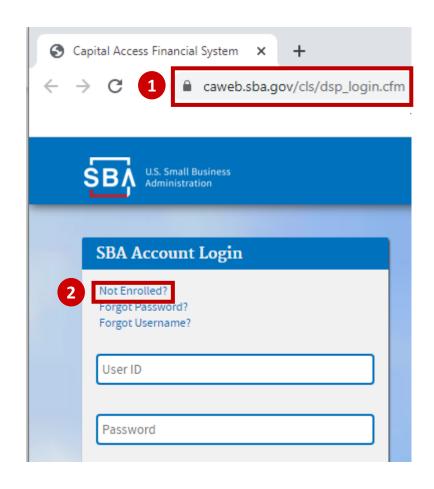
Step 1: Creating an Online Account

Setting up your CAFS Account

Instructions

- Go to the Capital Access Financial System (CAFS) home page: https://caweb.sba.gov/cls/dsp_login.cfm
- 2. Press the "Not Enrolled?" link in the top left corner of the login box

Lenders should start this process after receiving confirmation that they are an SBA-approved lender. The entire request process (from requesting a CLS account to receiving access to CAFS systems) may take several days to complete due to the multi-level approval process

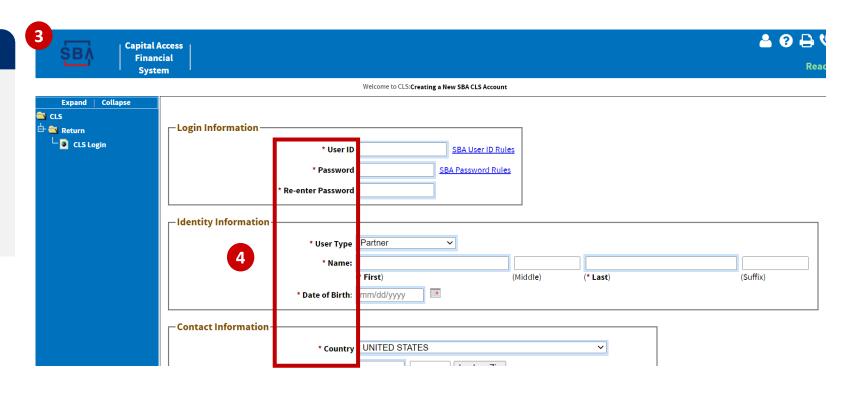




Instructions

- 3. You will be taken to the page shown to the right
- 4. You will need to complete all mandatory fields

Mandatory fields are indicated by bold text and a red asterisk





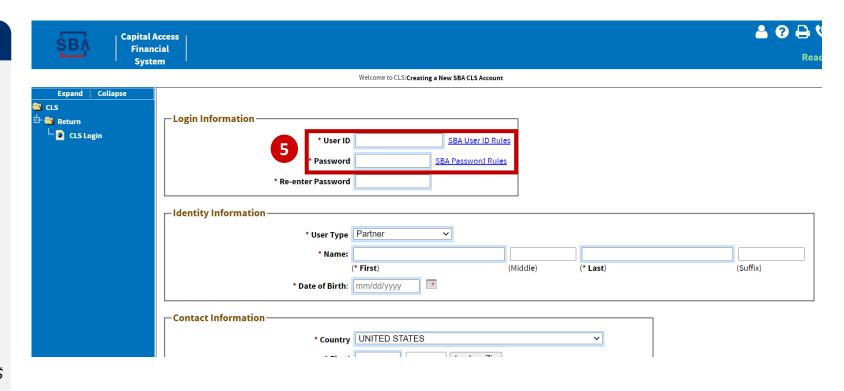
Instructions

5. Choose and enter your User ID and password which you will use to login to the system

Your User ID must be 8 to 15 characters long, and cannot include <, >, ', ", &, or accented characters.

Your password must be a minimum of 12 characters, and must contain at least three of the following properties:

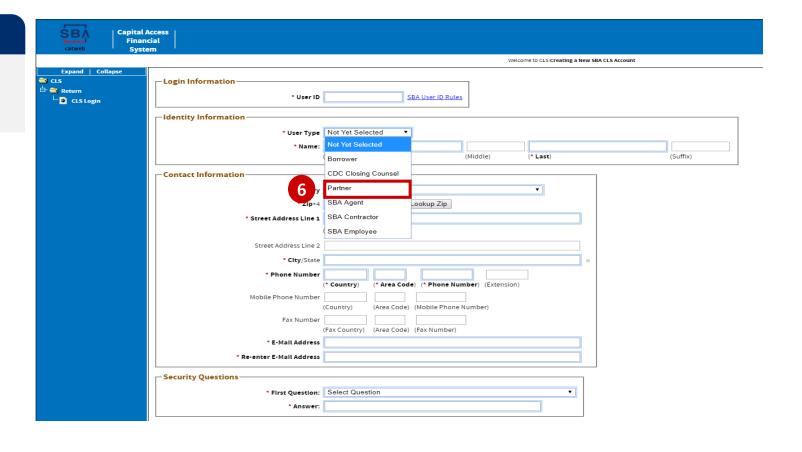
- a) Upper Case Letters (A, B, C, ... Z)
- b) Lower Case Letters (a, b, c, ... z)
- c) Numerals (0, 1, 2, ... 9)
- d) Special Characters ({ } [] < > : ? | `~!@\$
 % ^ & * _ + =)





Instructions

6. Select the "Partner" user type from the drop-down list

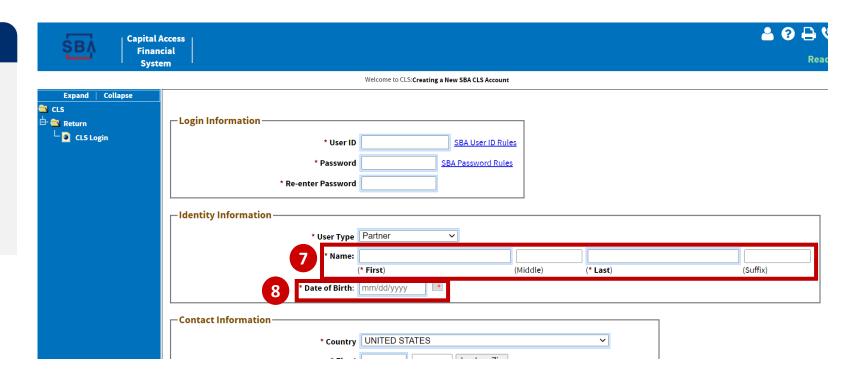




- 7. Fill in your name

 First and last are required, middle name is optional
- 8. Fill in your Date of Birth

 Your DOB must be filled out in the format of
 mm/dd/yyyy (e.g., November 1, 1980 =
 11/01/1980)





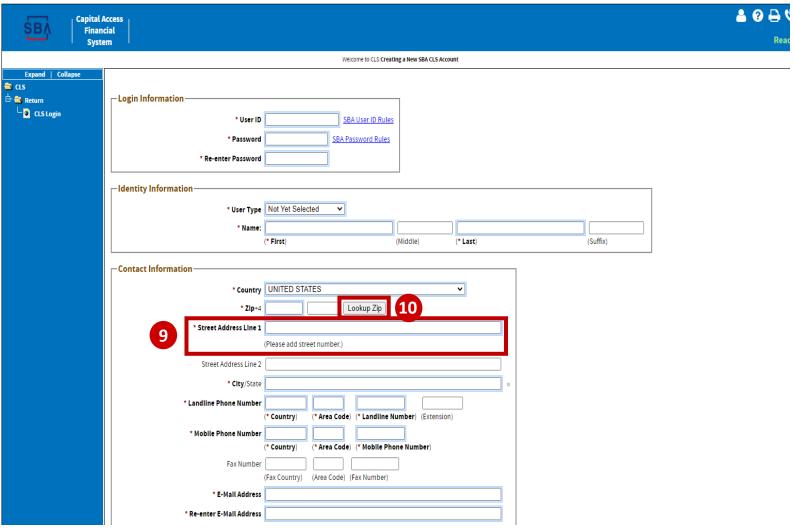
Instructions

9. Fill in your street address and zip code

Use your office address

10.Press the "Lookup Zip" button.

This will populate the "City/State" field, so you will no longer need to fill in that portion





[•] The red dots correspond to the numbered instructional step on the left side of the screen

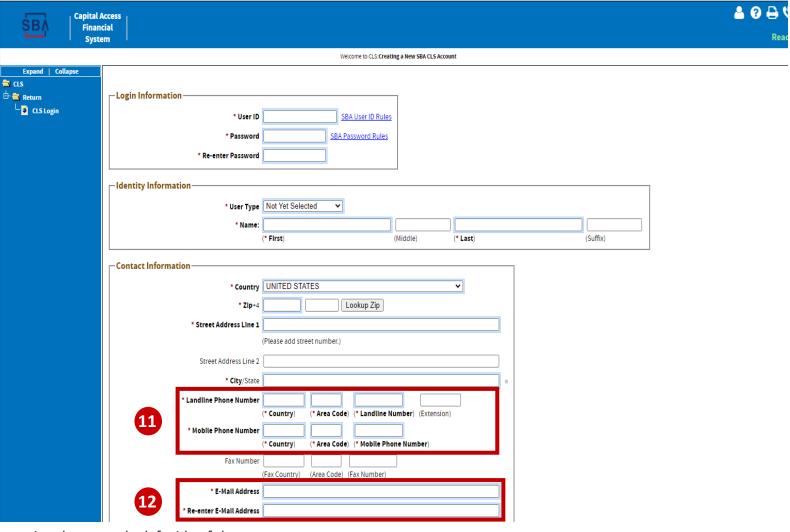
Instructions

11. Enter your Phone Numbers (standard and mobile)

The country code for the U.S. is 001. Include a hyphen in the 7-digit phone number. If you are only using your cell phone, put your mobile number under both landline and mobile

12. Enter your email address

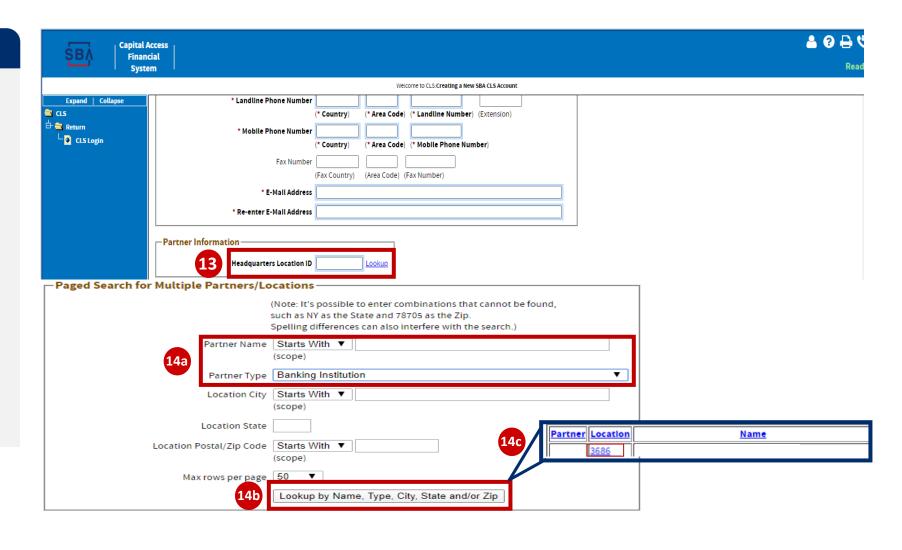
Your mobile number, landline number or email will be used for your two-factor authentication upon login, so you need access to your phone or email to receive your login PIN





[•] The red dots correspond to the numbered instructional step on the left side of the screen

- 13. Enter your organization's Location ID. If you do not know your organization's location ID, use the "Lookup" button
- 14. Lookup Functionality:
 - a) Search for your institution's name or filter the list by selecting your Partner Type (e.g., Banking Institution or Credit Union)
 - b) Press the "Lookup by Name, Type, City, State, and/or Zip" button
 - c) When you find your institution in the list, press the blue Location ID link to auto-copy that into your CLS account sign-up

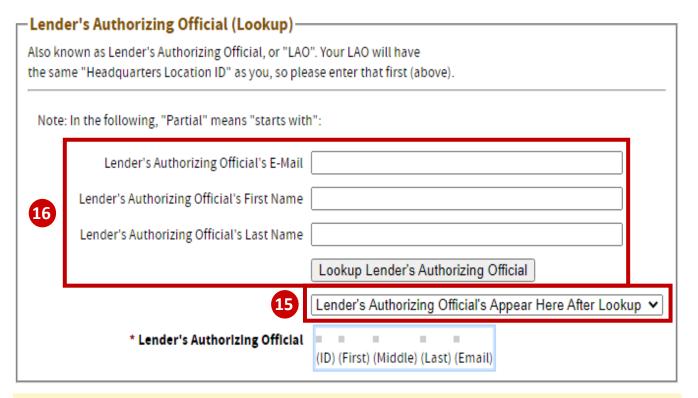




Instructions

- 15. Select your institution's
 Authorizing Official (AO) from
 the drop-down menu
- 16. If your Location ID has many AOs, you can search for a specific AO by entering their email, first name, or last name in the corresponding box and click "Lookup Lender's Authorizing Official"

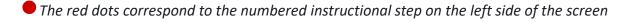
If you are the first CAFS account for a Location ID, you will be automatically assigned as the AO. In this case, you will not be able to select an AO from the dropdown



If you already have a CLS account and want to assign yourself as an additional AO for your Location ID:

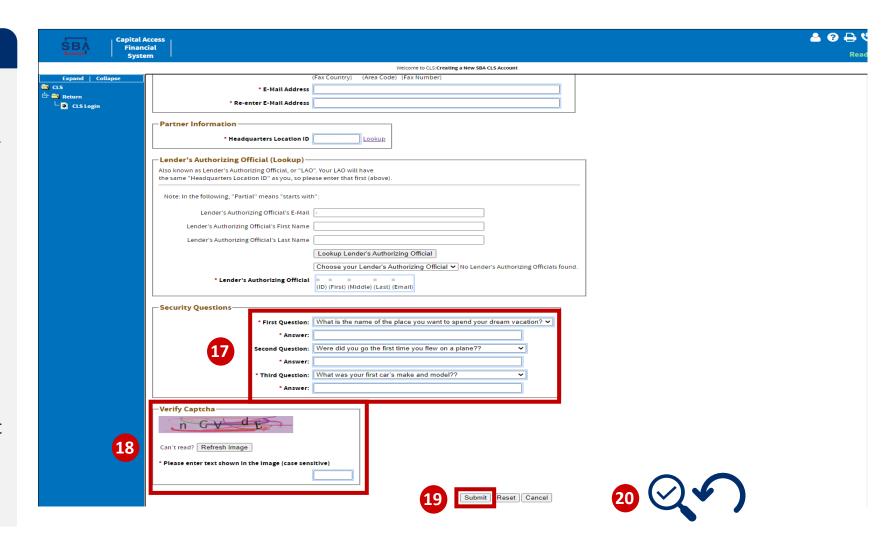
- Send an email to cls@sba.gov with subject "PRODUCTION Authorizing Official Approval Request."
- In the email, state that you are requesting to be an authorizing official for your Location ID (include your Location ID in the email).
- You will receive an email from cls@sba.gov that your account has been approved





- 17. Select three security questions from the dropdown menus that you can easily answer, and enter your answers in the appropriate boxes
- 18. Verify the Captcha by entering the text in the box

 Please note that the text is casesensitive
- 19. Click **"Submit"** at the bottom of the page
- 20. If there are any errors in the previous fields, you must correct the errors, re-write these security questions, and verify a new Captcha





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Step 2: Authenticate Your Account

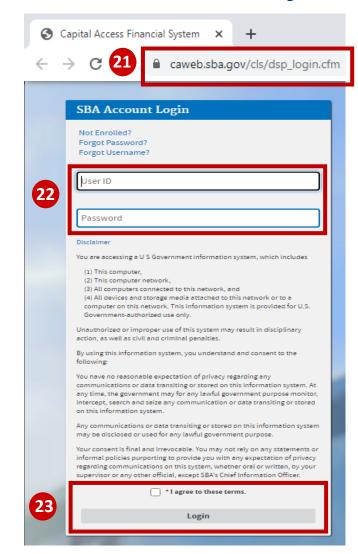
Use two-step verification to secure your account

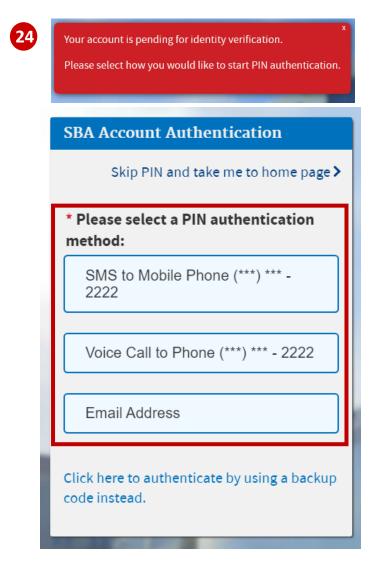
Lenders: Authenticate your Account

Instructions

- 21. Go to the Capital Access
 Financial System (CAFS) home
 page: https://caweb.sba.gov/cls/dsp_login.cfm
- 22. Enter the credentials created during account set-up
- 23. Check the box next to "I agree to these terms" and click "Login"
- 24. You will be asked to authenticate using a PIN

You can receive by text, call, or email (select your preferred option). You must authenticate by PIN for your account to be considered fully active



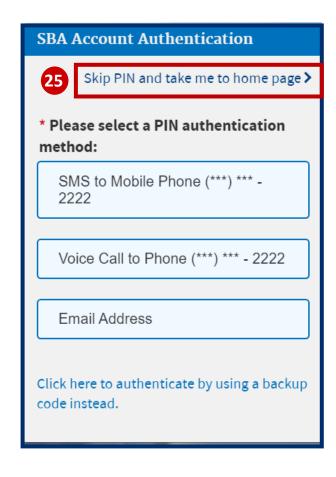




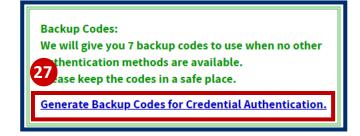
Lenders: Authenticate your Account

Instructions

- 25. If you do not have access to your phone/email while trying to log in, you can use a backup code by selecting "Skip PIN and take me to home page"
 - This will allow you to generate a backup code, but you will not have full system functionality. You will not be able to utilize the backup codes unless you have fully activated your account
- 26. Under the person icon in the top left, select **"update profile"** from the dropdown
- 27. On the profile page, you will see a box about generating backup codes. Select the "Generate Backup Codes for Credential Authentication" link
- 28. A pop-up box will appear with a list of backup codes. You can download this list or copy a single backup code for use









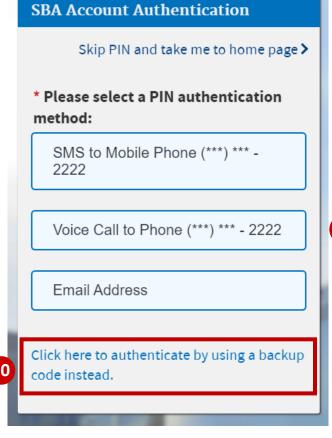


The red dots correspond to the numbered instructional step on the left side of the screen

Lenders: Authenticate your Account

- 29. Log out of your account
- 30. Log back into your account, and this time when it requests your PIN, select "Click here to authenticate by using a backup code instead"
- 31. Enter one of your generated backup codes and press the "verify backup code" button
- 32. You are now fully logged into the system!











Step 3: Request Access to Systems

Get access to the CAFS Applications you'll need to do business with the SBA

Access

Lenders: Request Access

- 33. Once logged in, you will see your information on the left-hand side
- 34. To request specific system access within CAFS, select the person icon in the top right side of the screen and select "Request Access to CAFS Systems" from the dropdown

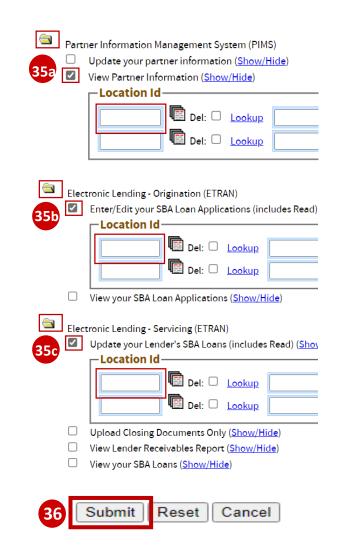




Lenders: Request Access

Instructions

- 35. For each access level below, click the folder icon, input your Location ID, and select the appropriate check box
 - a) Partner Information System (PIMS): View Partner Information
 - b) Electronic Lending Origination (ETRAN): Enter/Edit your SBA Loan Applications (includes Read)
 - c) Electronic Lending Servicing (ETRAN): Update your Lender's SBA Loans (includes Read)
- 36. Press submit at the bottom
- 37. You will receive an email that your account has been updated
 - NOTE: THIS IS NOT AN APPROVAL FOR ACCESS
- 38. After the access is approved by your organization's AO, the SBA Program Office, and the CLS security team, you will receive an email from cls@sba.gov
- 39. If you do not receive this email, contact cls@sba.gov, or the Call Center at (833) 572-0502









(833) 572-0502





Contact the Capital Access Login System at CLS@SBA.gov

